(घ) सरकार द्वारा इस संबंध में क्या कार्रवाई की गई है?

वस्त्र मंत्रालय के राज्य मंत्री (श्री कमलनाथ): (क) जिलेवार आंकड़े राज्य स्तर पर रखे जाते हैं। भारत सरकार द्वारा समूचे राज्य से प्राप्त प्रास्तावों के आधार पर राशि जारी की जाती है। केन्द्र सरकार द्वारा गुजरात राज्य सरकार को विभिन्न योजनाओं के अंतर्गत वर्ष 1990-91, 1991-92, 1992-93, 1993-94 और 1994-95 के दौरान जारी की गई वित्तीय सहायता का विवरण इस प्रकार है:-

(रुपये लाख में)

क्र. सं.		1990-91	1991-92	1992-93	1993-94	1994-95	1995-96 (Upto (31-11-1995)
प्लान							
1.	प्राथमिक समितियां को ऋण सहायता	1.67	-	9.00	-	-	2.
	करघों का आधुनिकीकरण	59.46	-	-	-	-	-
3.	कार्यशाला-सह-आवास योजना	8.78	-	-	-	-	-
4.	प्रवर्तन मशीनरी की स्थापना	15.16	-	-	7.60	-	3.54
5.	निस्सहाय बुनकरों के लिए मार्जिन मनी	-	-	-	1.46	2.06	-
6.	प्रोजैक्ट पैकेज योजना	-	-	-	46.06	48.00	-
7.	हथकरघा विकास केन्द्र योजना	-	-	-	-	20.42	-
8.	स्वास्थ्य पैकेज योजना		-	-	-	4.60	-
9.	थ्रिफ्ट फंड योजना	-	-	-	-	3.61	-
10.	राष्ट्रीय रेशम सूत बैंक योजना	-	-	-	-	4.25	-
	कुल (प्लान)	85.07	-	9.00	55.12	82.94	3.54
	नॉन प्लान						
11.	विपणन विकास सहायता योजना/छूट	145.05	23.72	-	251.38	48.42	-
12.	जनता कपड़ा योजना/हैंक यार्न मूल्य सब्सिडी योजना	404.12	118.12	165.03	155.37	170.40	9.58
	कुल (नॉन प्लान)	549.17	141.84	165.03	406.75	218.82	9.58
	कुल (प्लानप्लसनॉन प्लान)	634.24	141.84	174.03	461.87	301.76	13.12

(ख) से (घ) राज्य सरकारों से प्राप्त प्रस्तावों के आधार पर केन्द्रीय सहायता जारी की जाती है। गुजरात राज्य से कहा गया है कि वर्ष 1995-96 के दौरान विभिन्न वर्तमान योजनाओं के अंतर्गत केन्द्रीय सहायता लेने के लिए पर्याप्त संख्या में प्रस्ताव भिजवायें।

Loans to Tribals

1495. SHRI YERRA NARAYANA SWAMY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that nationalised banks have reduced emphasis on loans to tribals in Andhra Pradesh;

(b) whether it is a fact that nationalised banks are not cooperating with ITDA (Integrated Tribal Development Agency) in West Godavari district and East Godavari districts in Andhra Pradesh;

(c) what are the guidelines issued to nationalised banks to adequately finance tribals;

(d) whether any fresh guidelines would be issued to nationalised banks in Andhra Pradesh in this matter; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBIPROSAD PAL): (a) and (b) Andhra Bank, the convenor banks for Andhra Pradesh has

reported that during the year 1994-95, 30,305 beneficiaries were covered by nationalised banks with a total financial assistance of Rs. 2063 lakhs. Andhra Bank has also reported that nationalised banks in West and East Godavari Districts of Andhra Pradesh have been cooperating with Integrated Tribal Development Agency. 18 branches of nationalised banks are operating in the tribal areas of East Godavari District and 7 branches in West Godavari District predominantly cater to the needs of the tribal population.

(c) With a view to ensuring that banks make available adequate credit to Scheduled Castes and Scheduled Tribes, the Reserve Bank of India (RBI) has issued guidelines to banks as enumerated below:—

(i) Credit Planning should take into account needs of SCs/STs;

(ii) Loan applications of SCs/STs should be considered sympathetically and expeditiously;

(iii) While adopting villages for intensive lending, villages with sizeable population of the SC/ST communities may be specially chosen. Alternatively, adopting specific localities in the concerned villages which have concentration of these communities may also be considered;

(iv) Special efforts should be made to evolve suitable bankable schemes for these communities;

(v) Banks should participate in the specific programmes drawn up by the State agencies for the upliftment of SCs/STs;

(vi) Bank staff may help poor borrowers in filling up the forms and completing other formalities so that they are able to get credit facility without delay;

(vii) The bank staff may contact illiterate borrowers and explain to them the salient features of the schemes as also the advantages that will accrue;

(viii) The members of SCs/STs form part of the weaker sections under priority sector. Banks have to raise the proportion of their advances to priority sector ot 40% and the advances to weaker sections should reach level of 10% of total bank credit.

(ix) 40% of the DRI advances should be extended to SCs/STs;

(x) Under IRDP not less than 50 per cent of the families assisted should belong to SCs/STs;

(xi) Under PRMY reservation of 22.5% has been provided for SCs/STs;

(xii) Loans upto Rs. 5000/- are granted by banks to members of SCs/STs for construction of houses at a concessional rate of interest at 4% per annum under DRI Scheme provided they satisfy the income criteria of DRI Scheme;

(xiii) Banks have been advised to take effective action to ensure monitoring of the priority sector lending not only from the quantitative aspect but also qualitative aspect including support from Government agencies for the various schemes;

(xiv) In order to ensure that loan proposals from SC/ST applicants are not rejected without valid reasons, banks have been advised that in the case of such proposals, rejections should be at a higher level then that of a branch manager;

(xv) Periodical review has to be made by the Head Offices of banks of the credit extended to SCs/STs on the basis of returns and other data received from the branches;

(xvi) Banks submit quarterly return priority sector advances which also indicate separately data relating to advances granted to SC/ST borrowers;

(xvii) Banks have been advised to set up a special cell at the Head Offices for monitoring the flow of credit to SC/ST beneficiaries.

(d) and (e) Reserve Bank of India has reported that the present guidelines issued to the banks in this regard are considered adequate and no fresh guidelines are considered necessary.

Donations to Institutions connected with late Smt. Indira Gandhi and Shri Rajiv Gandhi

1496. DR. MURLI MANOHAR JOSHI: SHRI TRILOKI NATH CHATURVEDI:

Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state:

(a) whether any funds have been donated by the A.S.U./Financial Institution under the Ministry to any Foundation or Institution connected with late Smt. Indira Gandhi and Shri Rajiv Gandhi during the past four years and if so, the details thereof; and

(b) the details of donations made to any other body/voluntary institutions during the above period?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI GHULAM NABI AZAD) (a) No, Sir.

(b) Donations made to other bodies/ voluntary institutions is indicated below:—

1991-92:	Air India Indian Airlines	Rs. 1 lakh for Dr. Ambedkar Birth Centenary Celebrations Rs. 25,000 to Spastic Society of India Rs. 5,000 to Air Corporations SC & ST Association
	Airports Authority of India	Rs. 1 lakh to Institute of Transport Development.
1992-93:	Airports Authority of India	Rs. 5,000 to M/s. Mobile Creches
1993-94:	Pawan Hans Ltd.	Rs. 15,000 to Aeronautical Society of India.
	Air India Airports Authority of India	Rs. 60.25 lakhs to Prime Minister's relief fund Rs. 5 lakhs to Aeronautical Society of India. Rs. 29 lakhs to Prime Minister's Relief Fund.
1994-95:	Pawan Hans Ltd. Air India	Rs. 1,400 to "Child Relief and You" Rs. 50,000 to Aeronautical Society of India Rs. 1 lakh to Centre for Assistance & Relief in emergencies. Rs. 3 lakhs to Air India 25 years club.

Rate of interest on G.P. Fund

1497. SHRI MOHINDAR SINGH KALYAN: Will the Minister of FINANCE be pleased to state:

(a) whether employees of University of Delhi are being paid interest at a rate of 14 per cent per annum on their G.P. Funds while Central Government Employees are being paid interest at a rate of 12 per cent per annum; if so, the reasons therefor;

(b) whether Government propose to enhance the rate of interest for their employees; if so, by when and if not, the reasons therefor;

(c) whether Government have discontinued the practice of paying 1/2 per cent incentive bonus to those employees, who have not withdrawn any amount from their G.P. Funds during the last three years; and

(d) whether Government propose to revive this practice; if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY): (a) The rates of interest payable to Central Government employees and the employees of the University of Delhi differ and vary from time to time. The present rate of interest in respect of Central Government employees G.P. Funds is 12% per annum. The rate of interest on the G.P. Fund payable to the employees of the University of